

\$1,000.00 life insurance policy with Metropolitan Life.

7. That your Petitioners were forced to place the alleged disabled person in the Frederick Nursing Center eighteen (18) months ago and guarantee that your Petitioner Glenna K. Waynant, as wife of Mark E. Waynant, would be responsible for payment of his bill at the rate of \$1,000.00 per month for two years, plus incidentals, at the end of which time the nursing home would accept payment from the Maryland Department of Social Services as payment in full for future care. That as a result of the above, your Petitioner Glenna K. Waynant has advanced and borrowed the approximate sum of \$20,283 for her husband's care and will need an additional \$5,450 to fulfill her husband's contract before Social Services will take over payments.

8. That your Petitioner Glenna K. Waynant is without funds to pay the remaining nursing home bill without a sale of the real property.

9. That the Maryland Department of Social Services will not pay for medical treatment for the alleged disabled person while any real estate is in his name, even though any amounts to which the alleged disabled person would be entitled have already been exhausted. And that the said Department of Social Services suggested that the property be conveyed out of Mark E. Waynant's name so that financial assistance could begin.

10. That your Petitioners have found a purchaser for the property, Maisie F. Richter, your Petitioner Glenna K. Waynant's sister, who is willing to purchase the property subject to a life estate in Glenna K. Waynant, for the sum of \$22,500.00. This sale will allow Glenna K. Waynant to pay the remaining \$5,450.00 to the Frederick Nursing Center; will repay the loan of \$7,500.00 that Maisie F. Richter has loaned her sister, Glenna K. Waynant, for her husband's care; will allow Mrs. Waynant to repay Richard E. Waynant his contribution of \$10,000.00 in the property; will leave Mrs. Waynant approximately \$7,050 on which to live, plus her small social security benefits; will allow Mrs. Waynant to remain in her home for the rest of her natural life; and will allow Mark E. Waynant to remain at the Frederick Nursing Center for the rest of his life, as it is impossible for your Petitioners to care for him.

11. That Mark E. Waynant, as evidenced by the attached medical certificates, is not capable, at this time, of executing a valid deed. The attached certificates have been executed by two